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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
08/313,988	09/28/94	BROWN	477814

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EXAMINER
BAINBRIDGE, B

ART UNIT	PAPER NUMBER
2411	10

DATE MAILED:

05/22/97

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

08/313,988

Applicant(s)

Gordon T. Brown

Examiner

Barton Bainbridge

Group Art Unit

2411



☒ Responsive to communication(s) filed on Nov 4, 1996

☒ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

☒ Claim(s) 2-7, 14-18, and 21-28 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 2-7, 14-18, and 21-28 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☒ The drawing(s) filed on Sep 28, 1994 is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☒ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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Claim Objections

1. Claim 21 is objected to because of the following informalities: On line ten of the claim the word “forms” appears to be a typographical error and is interpreted to mean “from”. Appropriate correction is required.
2. Claim 28 is objected to because of the following informalities: The language “at about the time” is an indefinite term. Also, other than the last step of printing or electronic displaying, it is not clear that the other steps in the claim are meant to be performed on a computer. Appropriate correction is required.

Claim Rejections - 35 U.S.C. § 112

3. Claim 28 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The term “standardized codes” is not clearly defined as to what a standard code is or by who’s standard.
4. Claim 18 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Examiner cannot determine what is meant by “to adjust future action”.

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Claim Rejections - 35 U.S.C. § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 2-7, 14-17 and 21-28 are rejected under 35 U.S.C. 103(a) as obvious over the system of The Budd Co. and the "big three" auto makers disclosed by Kniffen.

7. As per independent claim 21, Kniffen discloses a computerized financial account system, which is capable of generating accounting statements and reports, including the following:

- a. The first computer being the computer at General Motors which stores financial information in files and receives data inputs from the second computer which includes information about financial transactions (Kniffen's response to "What is the status of the program to date?").
- b. The second computer of the claim being the Budd Company computer which received data inputs of electronically recorded transactions (Kniffen's response to "What is the status of the program to date?").
- c. Communications means for transfer data from the second computer to the first computer (Kniffen's response to "What is the status of the program to date?").
- d. The first computer being the GM computer which has means for agents or employees to manipulate and process the inputs from the second computer (Kniffen: The major benefits of financial EDI include:).

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Note, the system disclosed by Kniffen includes the capability of exchanging financial information between multiple entities with each entity storing some or all of the information exchanged for accounting purposes. Due to these capabilities, the first and second computers of the claim are interchangeable with the system of Budd or the system of GM.

8. As per dependent claim 22, Kniffen does not specifically disclose that the data processing system generates accounting reports. However, it would be obvious to one of ordinary skill in the art at the time the invention was made to generate accounting reports because these reports make it easier to understand and to present the data of the system.

9. As per dependent claim 23, Kniffen discloses a data processing system that tracks accounts receivables and accounts payable which is accrual accounting and also recording financial transactions as they occur (i.e. cash accounting)

10. As per dependent claim 24, Kniffen discloses the capability of the data processing system to electronically transfer funds between GM and Budd or vice versa.

11. As per dependent claim 25, Kniffen discloses a data processing system that electronically records, collects, processes stores and transmits financial transaction information.

12. As per dependent claims 26 and 27, Kniffen does not specifically disclose that the data processing system comprises personal computers. However, it is well known in the art that companies are migrating from mainframe computers to networks of personal computers because of their multi-tasking ability where several employees can manipulate common data shared over the network, such as financial information, for generating a multiplicity of reports. Therefore it

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would be obvious for one of ordinary skill in the art to use personal computers in the system of Kniffen because of their well known multi-tasking ability.

13. As per independent claim 28, Kniffen discloses a computerized financial accounting system as described in claim 21 above. The following list a. through f. below addresses each of the claim limitations.

a. Kniffen does not specifically disclose providing a menu of transaction codes. However, for a user to interact easily with a computer it is desirable to have a user interface which allows the uses to select from a group or menu the item the corresponds to the function they want to perform. Therefore, it would have been obvious for one of ordinary skill in the art to provide the system of Kniffen with a user interface that allows the user to select a desired function from a menu of options because it is easier to use.

b. Kniffen discloses the use of EFT or Electronic Funds Transfer for processing of electronic payments. For example, a payment from GM to Budd would be carried out through EFT to transfer funds from GM's bank to Budd's bank (i.e. other entities).

c. A user of the Kniffen system that is told to make an EFT for payment would do so by associating a code from a menu representing the function of making a payment.

d. Kniffen discloses transmitting financial information about a transaction from one system to another.

e. Kniffen discloses generating financial reports and it would be obvious to have a computer connected to a display or printer in order to see the information.

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14. As per dependent claims 2 and 3, Kniffen discloses a computerized system for recording financial information about the user and other entities the user interacts with. This information includes beginning balances for income, expenses, assets, liabilities, bank accounts, etc.

15. As per dependent claim 4, it is well known in the art that computer software is written to associate information with codes to distinguish information of a certain type from information of another type.

16. As per dependent claim 5, Kniffen does not specifically disclose the use of passcodes or passwords. He does however, disclose security concerns due to the sensitivity of financial data and the risk of unauthorized transfers of funds. It would have been obvious for one of ordinary skill in the art to provide users of the system with passcodes to gain access to the system because it is an effective and convenient method of securing the system.

17. As per dependent claim 6, Kniffen discloses that the system is used to process financial information from other entities that they transact business with. Kniffen does not specifically disclose maintaining separate ledgers for other entities. However, it would have been obvious for one of ordinary skill in the art to maintain separate files or subsidiary ledgers for information that is specific to a particular entity because it organizes the data in a way that it can be easily retrieved and to generate reports specific to a particular entity. It would be further obvious for one of ordinary skill in the art transfer selected subsidiary ledgers from other entities for the purpose of reconciling account information.

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18. As per dependent claim 7, Kniffen discloses a data processing system for financial information which includes providing access to agents who enter, delete, review, adjust and process the financial information. Also, see rejection of claim 21 above.

19. As per dependent claim 14, Kniffen discloses the transfer of funds electronically using Electronic Funds Transfer. The EFT being the funds transfer facility.

20. As per dependent claim 15, The EFT described above receives instructions from the system disclosed by Kniffen to initiate a funds transfer to another entity. The EFT then sends the funds to the other entity.

21. As per dependent claim 16, the EFT of Kniffen does not specifically disclose communication from the EFT to the system of Kniffen. It would have been obvious for one of ordinary skill in the art to build into the system of Kniffen a communication from the EFT confirming the transfer of funds because it provides a record of the completed transaction.

22. As per dependent claim 17, it would be obvious for the EFT system to maintain records of the funds transfer because it provides documentation that the transaction occurred in the event that a transaction is disputed.

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Conclusion

23. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

5,383,113	Peter J. Kight	Jan. 17, 1995
5,193,055	Gordon T. Brown	March 9, 1993
5,093,787	John C. Simmons	March 3, 1992

24. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for response to this final action is set to expire **THREE MONTHS** from the date of this action. In the event a first response is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event will the statutory period for response expire later than **SIX MONTHS** from the date of this final action.

Serial Number: 08/313,988

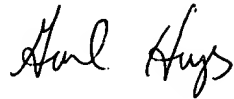
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25. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Barton Bainbridge whose telephone number is (703) 305-9769.

blb

March 3, 1997


GAIL O. HAYES
SUPERVISORY PATENT EXAMINER
GROUP 2400